

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: BERKOWSKI, RONALD J., JR.
BERKOSKI, APRIL S.

§ Case No. 09-31362

§

§

§

Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

GLENN R. HEYMAN, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$874,560.00
(without deducting any secured claims)

Assets Exempt: \$43,500.00

Total Distribution to Claimants: \$40,372.76

Claims Discharged

Without Payment: \$251,873.90

Total Expenses of Administration: \$23,628.91

3) Total gross receipts of \$ 64,001.67 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$64,001.67 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$1,318,959.00	\$30,446.01	\$30,446.01	\$30,446.01
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	23,628.91	23,628.91	23,628.91
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	141,835.00	261,800.65	261,800.65	9,926.75
TOTAL DISBURSEMENTS	\$1,460,794.00	\$315,875.57	\$315,875.57	\$64,001.67

4) This case was originally filed under Chapter 7 on August 26, 2009.
The case was pending for 36 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/21/2012 By: /s/GLENN R. HEYMAN
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
1110 Cedar, Unit 3A, Glendale Heights	1110-000	44,000.00
29 W 523 S. Winchester, Unit #2, Warrenville, IL	1110-000	20,000.00
Interest Income	1270-000	1.67
TOTAL GROSS RECEIPTS		\$64,001.67

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	CLC Consumer Services	4110-000	91,000.00	N/A	N/A	0.00
NOTFILED	E*trade	4110-000	90,993.00	N/A	N/A	0.00
NOTFILED	Bac Home Loans Servi	4110-000	11,700.00	N/A	N/A	0.00
NOTFILED	Bac Home Loans Servi	4110-000	13,485.00	N/A	N/A	0.00
NOTFILED	Bac Home Loans Servi	4110-000	116,735.00	N/A	N/A	0.00
NOTFILED	Bac Home Loans Servi	4110-000	104,788.00	N/A	N/A	0.00
NOTFILED	E*trade	4110-000	27,500.00	N/A	N/A	0.00
NOTFILED	Michael Tarpinian	4110-000	115,000.00	N/A	N/A	0.00
NOTFILED	Washington Mutual Fa	4110-000	100,760.00	N/A	N/A	0.00
NOTFILED	Washington Mutual Fa	4110-000	100,602.00	N/A	N/A	0.00

NOTFILED	Washington Mutual Fa	4110-000	104,411.00	N/A	N/A	0.00
NOTFILED	Washington Mutual Fa	4110-000	104,896.00	N/A	N/A	0.00
NOTFILED	Michael Tarpinian	4110-000	115,000.00	N/A	N/A	0.00
NOTFILED	Washington Mutual Fa	4110-000	212,089.00	N/A	N/A	0.00
NOTFILED	American Honda Finance Corp.	4110-000	10,000.00	N/A	N/A	0.00
	Carrington Title Partners, LLC	4110-000	N/A	26,946.01	26,946.01	26,946.01
	Carrington Title Partners, LLC	4120-000	N/A	3,500.00	3,500.00	3,500.00
TOTAL SECURED CLAIMS			\$1,318,959.00	\$30,446.01	\$30,446.01	\$30,446.01

EXHIBIT 4 —CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
GLENN R. HEYMAN	2100-000	N/A	6,450.08	6,450.08	6,450.08
Crane, Heyman, Simon, Welch & Clar	3110-000	N/A	6,924.00	6,924.00	6,924.00
Crane, Heyman, Simon, Welch & Clar	3120-000	N/A	154.43	154.43	154.43
Popowcer Katten, Ltd.	3410-000	N/A	1,104.00	1,104.00	1,104.00
Carrington Title Partners, LLC	2820-000	N/A	1,422.48	1,422.48	1,422.48
Carrington Title Partners, LLC	2820-000	N/A	1,298.01	1,298.01	1,298.01
Carrington Title Partners, LLC	3510-000	N/A	2,640.00	2,640.00	2,640.00
Carrington Title Partners, LLC	2500-000	N/A	325.00	325.00	325.00
Carrington Title Partners, LLC	3210-000	N/A	1,250.00	1,250.00	1,250.00
Carrington Title Partners, LLC	2500-000	N/A	1,425.00	1,425.00	1,425.00
Carrington Title Partners, LLC	2820-000	N/A	193.50	193.50	193.50
The Bank of New York Mellon	2600-000	N/A	38.36	38.36	38.36
The Bank of New York Mellon	2600-000	N/A	57.80	57.80	57.80
The Bank of New York Mellon	2600-000	N/A	-1.37	-1.37	-1.37
The Bank of New York Mellon	2600-000	N/A	51.17	51.17	51.17
The Bank of New York Mellon	2600-000	N/A	49.37	49.37	49.37
The Bank of New York Mellon	2600-000	N/A	54.37	54.37	54.37
The Bank of New York Mellon	2600-000	N/A	50.85	50.85	50.85
The Bank of New York Mellon	2600-000	N/A	53.99	53.99	53.99
INTERNATIONAL SURETIES, LTD.	2300-000	N/A	39.06	39.06	39.06
The Bank of New York Mellon	2600-000	N/A	48.81	48.81	48.81

TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES	N/A	23,628.91	23,628.91	23,628.91
--	-----	-----------	-----------	-----------

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES	N/A	0.00	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	CANDICA, L.L.C.	7100-000	3,155.00	3,307.98	3,307.98	125.43
2	Micheal E. Tarpinian	7100-000	N/A	114,746.92	114,746.92	4,350.88
3	Discover Bank	7100-000	N/A	3,180.55	3,180.55	120.60
4	Chase Bank USA NA	7100-000	30,000.00	30,648.21	30,648.21	1,162.09
5	Chase Bank USA NA	7100-000	27,451.00	28,238.65	28,238.65	1,070.73
6	Chase Bank USA NA	7100-000	4,385.00	4,527.70	4,527.70	171.68
7	Chase Bank USA NA	7100-000	14,000.00	13,564.01	13,564.01	514.31
8	Advanta Bank	7100-000	8,500.00	8,686.01	8,686.01	329.35
9	Corp.,receivership of FDIC Chase Bank USA,NA	7100-000	670.00	621.95	621.95	23.58
10	American Express Bank, FSB	7100-000	1,000.00	1,097.94	1,097.94	41.63
11	GE Money Bank	7100-000	1,529.00	1,609.59	1,609.59	61.03
12	Elan Financial	7100-000	9,500.00	9,716.15	9,716.15	368.41
13	Services,service for FIA Card Services, NA/BofA	7100-000	23,858.00	23,858.29	23,858.29	904.64
14	by America Infosource LP, FIA Card Services, NA/BofA by America Infosource	7100-000	8,617.00	8,656.67	8,656.67	328.24

15	HSBC Consumer Lending by PRA 7100-000 Receivables, agent	9,170.00	9,340.03	9,340.03	354.15
TOTAL GENERAL UNSECURED CLAIMS		141,835.00	261,800.65	261,800.65	9,926.75

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-31362

Trustee: (330360) GLENN R. HEYMAN

Case Name: BERKOWSKI, RONALD J., JR.
BERKOSKI, APRIL S.

Filed (f) or Converted (c): 08/26/09 (f)

§341(a) Meeting Date: 10/06/09

Period Ending: 08/21/12

Claims Bar Date: 03/02/11

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	1000 Spruce, Unit 3B, Glendale Hgts.	100,000.00	0.00	DA	0.00	FA
2	1002 Spruce, Unit 3B, Glendale Hgts.	100,000.00	0.00	DA	0.00	FA
3	1110 Cedar, Unit 3A, Glendale Heights	100,000.00	0.00		44,000.00	FA
4	1128 Cedar, Unit 3B, Glendale Heights	100,000.00	0.00	DA	0.00	FA
5	1130 Evergreen, Unit 3B, Glendale Heights	100,000.00	0.00	DA	0.00	FA
6	1138 Cedar, Unit3D, Glendale Hgts,	100,000.00	0.00	DA	0.00	FA
7	29 W 523 S. Winchester, Unit #2, Warrenville, IL	115,000.00	0.00		20,000.00	FA
8	29 W 535 N. Winchester, #3, Warrenville	115,000.00	0.00	DA	0.00	FA
9	2 Grand Central Ln, Schaumburg	240,000.00	0.00	DA	0.00	FA
10	Cash on Hand	60.00	0.00	DA	0.00	FA
11	Chase Bank, Checking Account	3,500.00	0.00	DA	0.00	FA
12	Household Furniture audio, video, and computer	2,000.00	0.00	DA	0.00	FA
13	CD'S, Books stamp, coin, record, tape, disc, and CD'S, Books stamp, coin, record, tape, disc, and other collections or	500.00	0.00	DA	0.00	FA
14	2004 Honda Civic	7,500.00	0.00	DA	0.00	FA
15	2004 Hyundai Sante Fe	4,000.00	0.00	DA	0.00	FA
16	1990 Sylvan ProFish Boat	2,000.00	1,060.00	DA	0.00	FA
Int	INTEREST (u)	Unknown	N/A		1.67	FA
17	Assets Totals (Excluding unknown values)	\$1,089,560.00	\$1,060.00		\$64,001.67	\$0.00

Major Activities Affecting Case Closing:

David Liebowitz, Atty for Debtors

12/2010: Rec'd offer from Michael Tarpinian of \$20,000 net of costs for 29W523 Winchester. Waiting for condo assessment figure to add to pleading to accept settlement.

05/2011: Motion to approve settlement entered. Rec'd funds from Tarpinian. Will check tax liability.

12/30/2011: Accountants retained, taxes are being prepared. Claim objection filed.

02/2012: Taxes filed will close case.

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 09-31362 **Trustee:** (330360) GLENN R. HEYMAN
Case Name: BERKOWSKI, RONALD J., JR. **Filed (f) or Converted (c):** 08/26/09 (f)
BERKOSKI, APRIL S. **§341(a) Meeting Date:** 10/06/09
Period Ending: 08/21/12 **Claims Bar Date:** 03/02/11

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

04/17/12: Final hearing set for 05/31/2012 (dk).

Initial Projected Date Of Final Report (TFR): February 28, 2012

Current Projected Date Of Final Report (TFR): March 27, 2012 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-31362

Case Name: BERKOWSKI, RONALD J., JR.
BERKOSKI, APRIL S.

Taxpayer ID #: **-***6915

Period Ending: 08/21/12

Trustee: GLENN R. HEYMAN (330360)

Bank Name: The Bank of New York Mellon

Account: 9200-*****36-65 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
05/02/11	{7}	Maria Tarpinian	Settlement for Trustee's right title interest in 29W523 S. Winchester Circle, Unit 2, Warrenville, IL	1110-000	20,000.00		20,000.00
05/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.15		20,000.15
06/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.16		20,000.31
07/28/11		Carrington Title Partners, LLC	Proceeds from sale of 1110 Cedar, Unit 3A, Glendale Heights, IL		5,000.00		25,000.31
	{3}		Gross amount of sale 44,000.00	1110-000			25,000.31
			1st Mortgage Payoff -26,946.01	4110-000			25,000.31
			2011 tax credit -1,422.48	2820-000			25,000.31
			2010 tax credit -1,298.01	2820-000			25,000.31
			Commission -2,640.00	3510-000			25,000.31
			Closing Fee -325.00	2500-000			25,000.31
			Attorney's Fees -1,250.00	3210-000			25,000.31
			Title Insurance -1,425.00	2500-000			25,000.31
			Transfer stamps/tax -193.50	2820-000			25,000.31
			Association Dues & Assessments -3,500.00	4120-000			25,000.31
07/29/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.16		25,000.47
08/01/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		38.36	24,962.11
08/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.20		24,962.31
08/31/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		57.80	24,904.51
09/26/11		The Bank of New York Mellon	Bank and Technology Services Fee Adjustment	2600-000		-1.37	24,905.88
09/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.20		24,906.08
09/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		51.17	24,854.91
10/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.20		24,855.11
10/31/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		49.37	24,805.74
11/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.20		24,805.94
11/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		54.37	24,751.57
12/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.20		24,751.77
12/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		50.85	24,700.92
01/31/12	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.20		24,701.12
01/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		53.99	24,647.13
02/14/12	1001	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON BANK BALANCE AS OF 12/31/2011 FOR CASE #09-31362, Blanket Bond Payment Bond#016026455	2300-000		39.06	24,608.07
02/29/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		48.81	24,559.26

Subtotals :

\$25,001.67

\$442.41

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-31362

Case Name: BERKOWSKI, RONALD J., JR.
BERKOSKI, APRIL S.

Taxpayer ID #: **-***6915

Period Ending: 08/21/12

Trustee: GLENN R. HEYMAN (330360)

Bank Name: The Bank of New York Mellon

Account: 9200-*****36-65 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
05/31/12	1002	GLENN R. HEYMAN	TRUSTEE'S FEES & EXPENSES	2100-000		6,450.08	18,109.18
05/31/12	1003	Crane, Heyman, Simon, Welch & Clar	ATTORNEY PROFESSIONAL FEES AND COST	3110-000		6,924.00	11,185.18
05/31/12	1004	Crane, Heyman, Simon, Welch & Clar	ATTORNEY FEES & EXPENSES	3120-000		154.43	11,030.75
06/01/12	1005	Popowcer Katten, Ltd.	Accountant professional fees	3410-000		1,104.00	9,926.75
06/01/12	1006	CANDICA, L.L.C.		7100-000		125.43	9,801.32
06/01/12	1007	Micheal E. Tarpinian		7100-000		4,350.88	5,450.44
06/01/12	1008	Discover Bank		7100-000		120.60	5,329.84
06/01/12	1009	Chase Bank USA NA		7100-000		1,162.09	4,167.75
06/01/12	1010	Chase Bank USA NA		7100-000		1,070.73	3,097.02
06/01/12	1011	Chase Bank USA NA		7100-000		171.68	2,925.34
06/01/12	1012	Chase Bank USA NA		7100-000		514.31	2,411.03
06/01/12	1013	Chase Bank USA,N.A		7100-000		23.58	2,387.45
06/01/12	1014	Advanta Bank Corp.,receivership of FDIC		7100-000		329.35	2,058.10
06/01/12	1015	American Express Bank, FSB		7100-000		41.63	2,016.47
06/01/12	1016	GE Money Bank		7100-000		61.03	1,955.44
06/01/12	1017	Elan Financial Services,servicer for Comerica Bank		7100-000		368.41	1,587.03
06/01/12	1018	FIA Card Services, NA/BofA by America Infosource LP, agent		7100-000		904.64	682.39
06/01/12	1019	FIA Card Services, NA/BofA by America Infosource LP,agent		7100-000		328.24	354.15
06/01/12	1020	HSBC Consumer Lending by PRA Receivables, agent		7100-000		354.15	0.00

ACCOUNT TOTALS	25,001.67	25,001.67	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	25,001.67	25,001.67	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$25,001.67	\$25,001.67	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-31362

Case Name: BERKOWSKI, RONALD J., JR.
BERKOSKI, APRIL S.

Taxpayer ID #: **-***6915

Period Ending: 08/21/12

Trustee: GLENN R. HEYMAN (330360)

Bank Name: The Bank of New York Mellon

Account: 9200-*****36-65 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

Net Receipts :	25,001.67
Plus Gross Adjustments :	39,000.00
Net Estate :	\$64,001.67

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # 9200-*****36-65	25,001.67	25,001.67	0.00
	\$25,001.67	\$25,001.67	\$0.00